BUSINESS METHODS ABROAD.

ow Commercial Transactions are Handled in England and on the Continent.

Continent.

In an address on the subject of "Business Methods Abroad." recently delivered before the Business Men's Association of Auburn, N. Y., by Roland R. Dennis, formerly European manager for the Whifman & Barnes Manufacturing Company, some very interesting facts about the manner in which business transactions are handled abroad were given. From his remarks the following extracts are taken:

SATISFACTORY METHODS IN

FRANCE.

"From a general standpoint, the Frenchman is undoubtedly the best man in the world to do business with the is more deathy approached than any of his European competitors, and he certainty has a much higher annereda-

an in the world to do business with, le is more daslly approached than any f his European competitors, and he ertainly has a much higher appreciation of his obligations regarding payents. By far the largest part of the ollections in France are made by rafts. There are only two pay days in the nionth, the 15th and the last day f the month. Should either of these ays fall on Sunday, the draft is payale the following day. Drafts, unless or large amounts, are never sent for ceptance. The mere fact that a draft as been put in circulation by a resuable firm is prima facie evidence hat the amount is correct and payable in the day the draft falls due. These rafts can be discounted at your bankers at a rate generally about one-half r three-quarters per cent, above the lank of France rate.

"As a proof of my statement above, may say that out of about 1,200 to 300 French drafts handled by me in eseason of 1891, varying in amounts

istom to extend a liberal credit, as our perfence teaches us that houses established on this plan are almost alasses highly successful.

HOW THEY PAY IN ENGLAND.

"The small dealer in England is alsost the exact reverse of his cross namel; friend. He buys goods of your sixty or ninety days net, or 2½ per out, for eash on the lith of the month ollowing the date of the invoice, lets

and asked me what was to be done with them. On lavestigation I found that although it was nearly six months since we first supplied the parties with any goods, we had to that date not seen one penny of their money. Calling at the London office of the company, I assured them that we were most anxfous to have their trade, but it was tmpossible for us to either pay our employes or purchase drafts on New York with their handsome vouchers, and we must have something more tangible. A check was promised for the following week. It came, and from that time forward their orders were most conspicuous by their absence.

COLLECTIONS IN RUSSIA.

"In every country there exists a

ward their orders were most conspicuous by their absence.

COLLECTIONS IN RUSSIA.

"In every country there exists a greater or less number of general rules in connection with business transactions that are expressed by the word usance.' These are sometimes very discomforting, and appear in many cases to be unjust. As an instance, I gold a party in Eussia a lot of goods, aking their acceptance at three houts for £2.500 payable at a bank in Et. Petersburg. Shortly before the acceptance fell due I forwarded the same to a banking house in St. Petersburg, requesting them to collect and send us a check on London for the amount, less their charges. In due course I received a ninety days' draft on London for the full amount. This I promptly returned, telling them that as they had collected cash for our acceptance, we proposed that they should send us a check or sight draft, and charge us regular rates for collection. In reply, they politely called my attention to the fact of their action being entirely in keeping with 'usance' in such matters, and this I found after careful inquiry was correct.

"In Germany, where the remitting of money by post, even in considerable sums, is almost the invariable rule as being cheaper and practically without risk, it is usance to make the recipient pay the postal charges. These are, of course, small, but it is a great nuisance having to charge these small items up on your cash book."

PAT WALSH.

Dear to everybody in this great nation; dear to the people of the Southland, which he loved so well, and especially dear to the people of Georgia, among whom he was an honored citizen, is, and ever will be, the memory of Pat Walsh.

The news of his death casts a gloom over the whole border land of Southern newspaperdom, wherein he was so well known. Knowing him as I did, during the troublous political era succeeding the civil war, I can truly say I never knew a man of better equipoise or truer manhood. Just, generous, brave to a fault, my friend Pat Walsh exemplified every characteristic of true manhood that might be looked for in the best and boldest of the true knights

the best and boldest of the true knights of old.

Coming from a stock of long persecuted and harassed people, his native intelligence at once adopted him for a leader in a country where freedom is a birthright. From his boyhood days in Charleston, when working at the case, to the day of his death, Pat Waish never forgot that he was one of the people, and (in his later life, when he had influence) for the people.

Like the lamented Grady, Walsh was a true Georgian, a true Southerner, with expansive ideas, and, above all, a true American.

May the sod rest lightly o'er his honored grave! May the memory be long cherished in the land of his adoption; and may future generations emulate the career of Patrick Walsh.

Norfolk Va. March. 22, 1809.

Norfolk, Va., March 22, 1899.

THE MONTICELLO HOTEL

Germania Hall NOW OPENED.

Hot Lunch Served from 11 a.m. to

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Choice Wines, Liquors and Cigars.

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88 Roanoke Averue

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80 Roanoke Roa

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Keep on hand a complete stock of the above from the best manufacturers in the country.

An examination of stock and prices

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A full stock of the above mentioned material. Storehouse near Ferry Bridge Berkley. Phone No. 1,209. au14-1y



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Stamp and Stencil Works, Job Printers, Cor. Nivison and Church Sts.

TRAVELERS' GUIDE.

Schedule in Effect

JLE IN EFFECT MARCH 12, LEAVE NORFOLK DAILY.

1:40 a. m.—For Richmond, Washington Lynchburg and the West.
4:25 p. m.—Vestibuled Limited for Rich-mond and Washington, Stops only at Suffolk, Waverly and Peterskurg.
1:25 p. m.—For Petersburg, Lynchburg, the West and Southwest.
Trains arrive at Norfolk daily 9:35 a. m., 11:25 a. m. and 10:40 p. m.
Tickets and all information at station and 10 Granby street.
W. B. BEVILL.

W. B. BEVILL. General Passenger Agent



*Daily, !Daily, ex. Sunday, Connections at New Orleans with South-ern Pacific and Texas & Pacific railways for all points in Texas, Mexico and Cali-

ornia. No. 402—Arrive Portsmouth daily 7:25 m. 28—Arrive Portsmouth daily 6:20 p. m. J. W. BROWN, Jr.,
Pass'r Agt., 159 Main st., Norfolk, Va.,
MURRAY FORBES,
Tray, Pass'r Agt., Portsmouth, Va.
E. ST. JOHN, Vice President and General

Manager.
V. E. McBEE, General Superintendent,
H. W. B. GLOVER, L. S. ALLEN,
Traffle Manager. Gen'l Pass'r Agt.,
Portsmouth, Va,

Portsmouth, Va.

Portsmouth, Virginia Navigation Company's Elegant
Salcon Steamer POCAHONTAS leaves
Clyde wharf, Norfolk, every TUESDAY,
THUESDAY and SATURDAY at 7 a. m.,
teuching at Portsmouth, Oid Point and
Newport News going and returning, arriving at Richmond about 5:30 p. m., connecting with all evening trains.

Fare to Richmond, 1:50.

To Richmond and return, \$2:50.

To Richmond and return, \$2:50.

To Richmond, Second-class, \$1:00.

Tickets much cheaper than any other
route to Richmond, Petersburg, Waverly,
Hicksford and stations on Atlantic and
Danville railroad and all points via

Richmond.

Tickets for sale at ticket agencies of
Wallea, Son, H. Brandt, and on book

TRAVELERS' GUIDE.

NORFOLK VIRGINIA BE A CH & SOUTHERN R.

Formal Opening of the Fa PRINCESS ANNE HOTEL
February 22, 1829.
THE MODERN STANDARD GAUGE LINE
RUNNING BETWEEN
NORFOLK, VA.

America's VIRGINIA BEACH, Resort, -and-CURRITUCK DIVISION,

EASTERN VIRGINIA AND NORTH
CAROLINA FOINTS.
"EAST VIRGINIA AND CAROLINA
LINE."

(formerly Petitics North Carolina Line and Bennett's North Carolina Line.) SCHEDULE IN EFFECT FEBRUARY 22d, 1898.

Daily except Sunday-6:45 a. m., mixed; 9:45 a. m., fast express, stops only at Kempsville Lynnhaven and Gecana; 12:45 p. m., local express; 3:45 p. m., local express; 3:45 p. m., local express; Sunday-9:45 a. m., fast express, stops only at Kempsville, Lynnhaven and Gecana; 12:45 p. m., local express; 3:45 p. m., loc

Daily, except Sunday—5:15 a. m., local xprezs; 11:15 a. m., mlxed; 2:20 p. m., ocal express; 4:20 p. m., local express; 9:00 p. m., Princess Anno special

p. m., mixed, LEAVE MUNDEN POINT, VA

Norfolk and Ocean View Hy.

SHORT LINE BETWEEN NORFOLK
AND OLLD FOINT COMFORT,
VIA NORFOLK AND OLD FOUNT,
FIFTY MINUTES,
SCHEDULE TAKING EFFECT NOVEMBER 24th, 1898

Lv. Lv. Ar Nor O'n Old folk V'w 1"t		Old	Lv. W P'r	Nor
A M A M A M 7 :50 7 :50 5 :20 9 :90 9 :20 9 :50 10 :30 10 :50 11 20 P M P M P M 12 :00 12 :20 12 :50 1 :30 1 :50 2 :20 12 :00 3 :20 3 :50 13 :00 5 :20 13 :00 6 :20 6 :50 7 :30 7 :50 8 :20 9 :00 9 :20 2 :50	Local daily Local daily Local daily	A.M 9:05 10:35 P.M 12:05 1:35 3:00 4:35 6:05 7:35	A M 8:00 5:30 11:00 11:00 12:30 12:30 3:25 5:00 6:30 8:00	A M 8:2: 9:35 11:22 11:23 12:35 12:35 6:36 8:23

Old Peint, Haggage checked to any point on Seaboard Air Line and to all Railroad stations and Steamboat Lines in Norfolk and Old Point.

Local freight leaves Norfolk daily, Straight fare to Old Point Comfort 25 cents. Fare for Round Trip to Old Point Comfort from any part of Norfolk, 50 cents. Round Trip Tickets on saie by all Street Car Conductors.

D. A. HEGARTY.

Merchanis' & Miner's Transportation Co

DIRECT ROUTE.
FOR BOSTON AND PROVIDENCE.
FOR BOSTON AND PROVIDENCE.
For Boston-Mondays, Wednesdays and
ridays at 6:00 p. m.
FOR PROVIDENCE.
Every Tuesday, Thursday and Saturay at 6:00 p. m.

a. m., daily except sunday,
TRAIN NO, 2 arrives at Norfolk at 5:10
p. m., daily.
TRAIN NO, 5 connects at Denniston
Junction with Norfolk and Western railroad for Durham and intermediate points.
TRAINS NOS: I AND 3 connect at Jeffress Junction and Danville for all points
on the Southern Railway system.
Pullman sleeps between Danville and
Asheville, Atlanta, Jacksonville, Memphis
and New Orleans.
Tickets on sais and baggage checked at
Walke's agency and company's wharf,
Norfolk, and at Emmerson & Watson,
agents at Portsmouth
Steamer City of Chester touches at N.
Y. F. and N. R. wharf on outgoing
trips.
WM. H. TAYLOR,

CHAS. O. HAINES. General Manager.

THE STEAMER S. A. McCALL, OF the Petersburg, Norfolk and James River Steamboat line, leaves the N. Y. P. & N. dock every MONDAY. WED. NESDAY and FRIDAY at 6 a. m. with passengers and freight for Newport News, arriving in Petersburg about 5 p. m. giving the Richmond passengers about one hour in Petersburg before the train leaves, arriving in Richmond about 6.30 p. m. Fare about one-half what it is by p. m. Fare about one-half what it is by p. m. Fare about one-half what it is p. m. and the second-class, \$1.00. 10 per cent, discount for round-trip tekets. R. B. COOKE, General Agent J. W. PHILLIPS, Owner, Phones, new and old, No. 129.

T HE WEST NORFOLK AND PIN-ner's Point Ferry leaves the N. Y. P. & N. wharf daily. Sunday excepted, at 6-20 a. m., 8 a. m., 19:30 a. m., 19:30 a. m., 12 m., 130 p. m., 2:20 p. m., 4 p. m. and 5:30 p. m., making the round trip in 60 minutes. Phones, new and old, No. 190 J. W. PHILLIPS. Owner.

TRAVELERS' GUIDE.

Old Dominion Sleamship Go.'s Lizes.



FOR NEW YORK.—Passenger ships are appointed to sail from Norfolk week-days at the p. m. Thesday's steamer carries freight only steamer carries freight only steamer carries freight only from Norfolk Wednesday, Thursday and Friday at 3:00 p. m. Saturday at 4:00 p. m.

PASSENGER ACCOMMENTATIONS

Freight received until 5:60 p. m.

M. B. CROWELL, Agent.

BALTIMORE STEAM PACKET CO.

NORTHBOUND SOUTHBOUND | P. R. R. | B. & O.

Lv. Baltimore, Union Dock. 6 26 Lv. Baltimore, Canton 7:10 Lv. Cid Point 8:15 Ar. Norfolk 7:10 Ar. Portamouth 8:20

No. 71

No. 71

Steemer, Freight will not be received after 4 p. m. to go forward that day.

For further information apply to KEY COMPTON, General Agent, J. W. BROWN, Jr., Southern Passenger Agent.

CHARLES

CAPE \ New York, Philadelphia and Norfolk Railroad.

QUICK TIME-LOW RATES. TWO TRAINS EACH WAY, SCHEDULE IN EFFECT MONDAY, APRIL 23 1938, LEAVE NORFOLK.

daily, except Sunday -(Por mosth, High street, 7:29 a, 1 Arrive at Philadelphia 5:42 m; New York at 8:35 p, m, LEAVE NORFOLK,

6:00 p. m. daily; Portsmouth, High street
6:30. Arrive at Philadelphia
6:10 a. m.; New York, 7:45 a. m.
ARRIVE AT NORFOLK.
9:00 a. m. daily; Portsmouth, High street
9:10, leaving New York at 8:00
p. m.; Philadelphia, 11:10 p.

RERIVE AT NORFOLK, daily, except Sunday (Ports, daily, except Sunday (Ports, mouth, High street, 8:00 p. m.) leaving New York at 8:00 a.m.; Philadelphia 10:20 a.m.; per sunnection made with all rail and es to and from Boston, a Sleeping Cars on night trains Jersey City, Philadelphia and tries.

R. B. COOKE, General Passenger and Freight Agent, SOUTHERN RY.

DOUBLE DAILY SCHEDULES TO ALL POINTS

SOUTH. SOUTHEAST. and SOUTHWEST. EFFECTIVE MARCH 12, 1809.

Hirmingham | 11:30 a m | 10:00 p m Memphis | 9:30 p m | 7:15 a m Ar. Columbia ... 1.27 a m | 11.23 a m Ar. Augusta ... 8.00 a m | 2.15 p m Ar. Savannah ... 5.00 a m | 8.15 p m Ar. Jacksonvillo ... 5.15 a m | 7.40 p m Ar. Tampa ... 5.50 p m | 7.40 a m

TRAVELERS' GUIDE.



WESTBOUND | No. 1 | No. 2 Portsmouth Norfolk Newport News Richmond Hichm'd (RF&P) *12:00 n'n 7:40 p m Washington *3:40 p m 11:30 p m

A. C. L.

IN EFFECT JANUARY 15th, 1899. Fayetteville, N. C. | 4:25 p m Florence, S. C. ... | 7:25 p m Charleston, S. C. . | 10:50 p m Ar. Savannah, Ga...... 1:50 a m 8:15 a m Ar. Jacksonville, Fta... 7:30 a m 12:50 p m

For lickels to all points and general informativis call on or address,

J. A. NEUGEBAUER,

Passenger and Ticket agist,

JAMES F. MAUPIN,

General Forwarding Agist,

H. M. EMERSON, Gen. Pass Agent,

G. M. SERPELL, Gen. Manager,

T. M. EMERSON, Traffic Manager.

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ARRIVE AT NORFOLK.

MAIL AND EXPRESS DAILY (except Sunday) at 4:25 p. m. and morning train at 11 s. m. TUESDAY, THURSDAY and SATURDAY, connecting with all rail and steam lines at Norfolk for the North, East and West, Passenger station at foot of East Main street, Norfolk and Western depet. Freight station on Water street.

EASTERN CAROLINA DISPATCH FAST FREIGHT LINE AND OLD DO-MINION LINE between all points North and East via Norfolk and Norfolk and Southern Railroad and Eastern North Carolina. Freight received daily at 5 p. m. and Carolina.

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General Freight and Passenger Agent M. K. KING, General Manager.

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NORTH BOUND.

| B. & O. |Pa. R. R. | | Ar Philadelphia | 11:00 a m | 10:56 a m | Ar New York at | 1:20 pm | 1:13 pm | B. & O. |Pa. R.R.

SOUTH BOUND.

a Runs one hour later Sundays,
b Runs ten mintues later Sundays,
c Daily,
d Daily, except Sundays.

Tickets on sale at B. & O. ticket office:
N. & C. office, at W. T. Walke's and
rompany's office on wharf.
For further information apply
Telephone 441.

Telephone 441.